

# County Income Patterns



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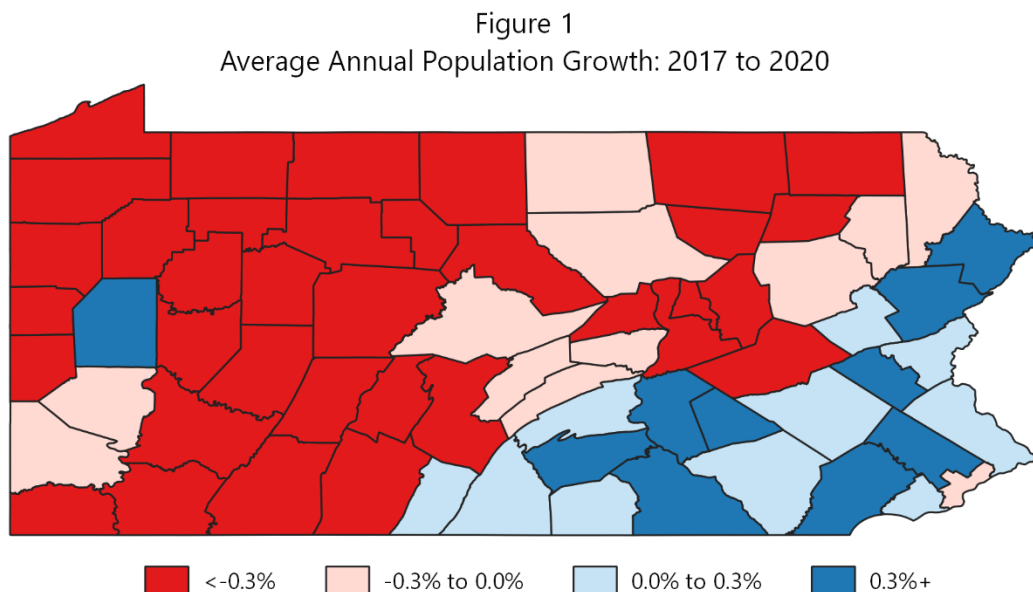
## Introduction

This research brief presents five maps that illustrate recent demographic and income trends at the county level. The brief presents demographic and income trends, and then combines the two metrics to analyze per capita income trends and levels from 2017 to 2020 (latest data available). (See page 6 for the raw data and page 8 for a reference map of county names. Page 7 displays pandemic relief program income.) Per capita income growth and levels provide policymakers with two informative and current measures of economic well-being at the county level. It should be noted that the metrics do not control for cost of living, which can vary widely across the state.

The primary income metric used throughout this brief is personal income. This measure is published by the U.S. Bureau of Economic Analysis (BEA) and is the most comprehensive measure of income available. For example, the income measure is much broader than taxable income reported on the state personal income tax return because it includes Social Security income and employer contributions to pension accounts. However, it does not include capital gains income.

## Population Growth

From 2017 to 2020, Pennsylvania's population contracted at an average rate of 0.03% per annum. **Figure 1** displays outcomes for all counties. At the county level, average population growth ranged from a high of 0.87% (Cumberland County) per annum to a low of -2.07% (Cameron County). Population declines in the northern, central and southwestern regions offset gains in south central and southeastern regions.

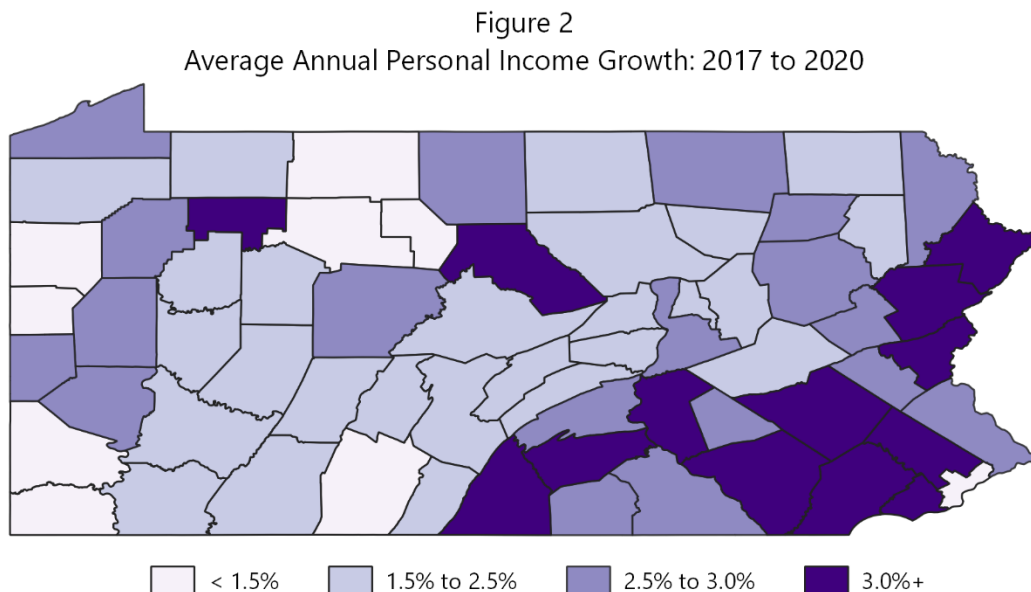


## Personal Income Growth

From 2017 to 2020, 59 Pennsylvania counties recorded personal income gains that exceeded inflation (1.4% per annum), which implies real income gains. Personal income includes all wages and salaries, interest, dividends, business income, rents, royalties, transfer receipts (e.g., SNAP) and retirement income.

Income patterns were dramatically impacted by COVID-19 pandemic relief programs. For 2020, the BEA estimates that around \$53 billion was distributed to counties through various programs including unemployment compensation (UC) (\$30 billion, includes regular state amounts above “normal” payments), economic impact payments (EIPs, \$11 billion) and lost wage assistance (\$2 billion), Paycheck Protection Program (PPP) loans to certain businesses (\$5 billion) and non-profits (\$2 billion) and distributions from the Provider Relief Fund (\$3 billion) to hospitals and health care providers.<sup>1, 2</sup> The analysis removes these stimulus funds from the data for **Figure 2** to measure underlying income gains over the period. If this income is included, then the statewide average annual growth rate from 2017 to 2020 for total personal income increases from 2.7% (excludes pandemic relief payments) to 5.1% per annum, and all counties exceed the rate of inflation for that period.

Figure 2 shows that average annual personal income growth excluding pandemic relief funds ranged from -0.8% (Cameron County) per annum to 4.6% (Forest County). Counties with stronger population growth tended to have faster personal income growth (e.g., Cumberland, Chester and Monroe). Five of the eight counties with income growth less than inflation all recorded population declines greater than 0.5%.



Note: Excludes estimated impacts of 2020 COVID-19 pandemic relief programs.

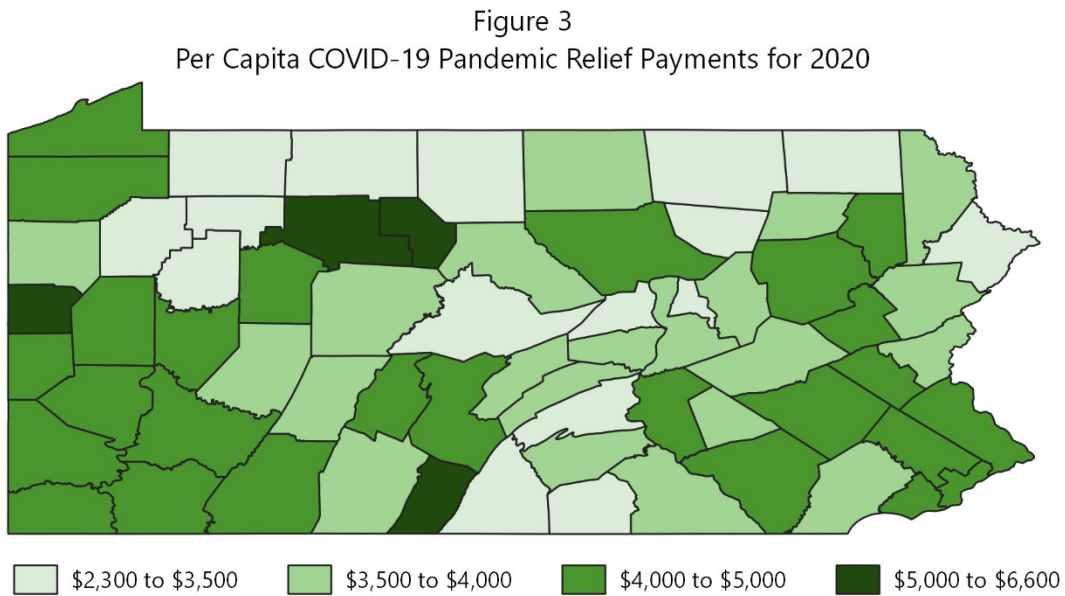
<sup>1</sup> Source: Personal Current Transfer Receipts (Table CAINC35), U.S. Bureau of Economic Analysis.

<sup>2</sup> The BEA publishes the “Effects of Selected Federal Pandemic Response Programs on Personal Income” by state, which included a total of \$5.2 billion for PPP loans to Pennsylvania sole proprietors and partnerships. Dollar figures for PPP loans are not available at the county level, so IFO used the mailing address from the PPP Freedom of Information Act dataset published by the Small Business Administration to calculate the share of PPP business loans to each county. This share was then applied to the BEA statewide total of \$5.2 billion to estimate county-level breakouts. These amounts do not include loans to C corporations (\$7.6 billion) and S corporations (\$5.5 billion).

## Pandemic Relief Income Per Capita

**Figure 3** displays the estimated 2020 COVID-19 pandemic relief income on a county per capita basis. The amounts ranged from \$6,500 (Elk County) to \$2,300 (Forest County). Counties at the higher end of the range generally received more pandemic-related income through UC programs (e.g., Elk, Cameron, Fulton). An exception is Lawrence County's above-average per capita level (\$5,700) that was primarily due to receiving the highest relative amount of PPP loans.

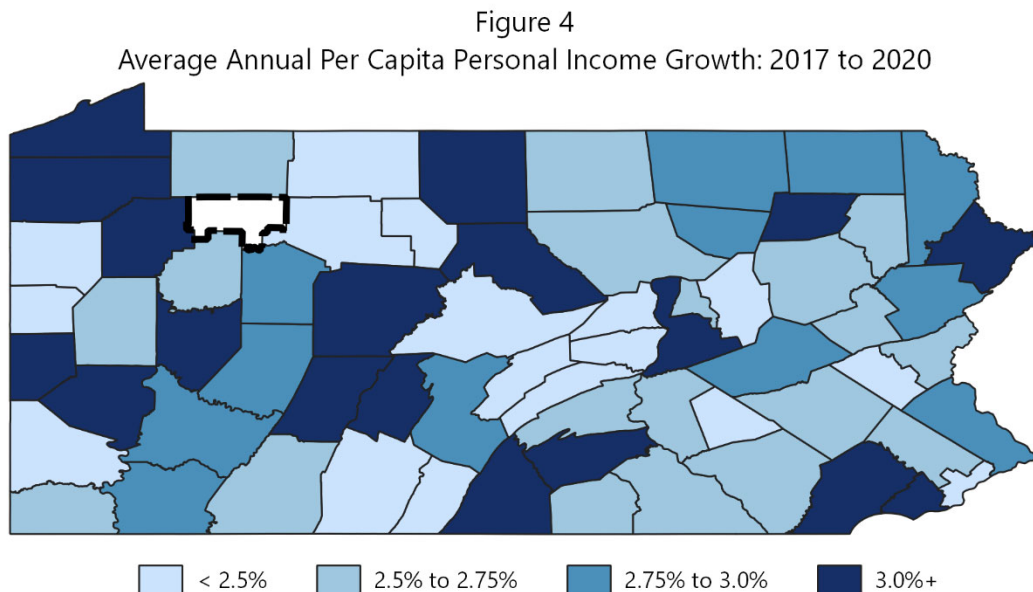
Philadelphia and the surrounding southeastern counties received the largest total amount of pandemic relief (\$22.5 billion), which equated to a per capita level of \$4,300. The southwest had the highest amount per capita (\$4,500 on average) and the second highest total pandemic relief received (\$11.4 billion), driven primarily by the amount distributed to Allegheny County (\$5.5 billion). The less densely populated northern region received the least amount of pandemic relief (\$3.5 billion), with an average per capita level of \$3,900. The central portion of the state had the lowest regional average per capita (\$3,700), with Montour and Centre counties' per capita levels below \$3,000.



## Per Capita Personal Income Growth

Figure 2 does not control for county population gains or losses. **Figure 4** controls for population growth and displays per capita average income growth. (Note: These amounts exclude 2020 COVID-19 pandemic relief income.) Average per capita income growth for the state was 2.7% per annum from 2017 to 2020. The top three counties were Clinton (4.0%), Wyoming (3.9%) and Venango (3.5%). The bottom three counties were Washington (1.3%), McKean (1.1%) and Elk (1.0%). Forest County was excluded from the dataset because over 40% of its population is institutionalized, which resulted in unusually low income per capita levels.

Pandemic relief payments received in 2020 added roughly 2.4 percentage points to the statewide per capita personal income growth rate. Eighteen counties added more than 3.0 percentage points to their average annual per capita personal income growth due to pandemic relief programs, and three (Lawrence, Cameron and Elk) increased by more than 4.0 percentage points.



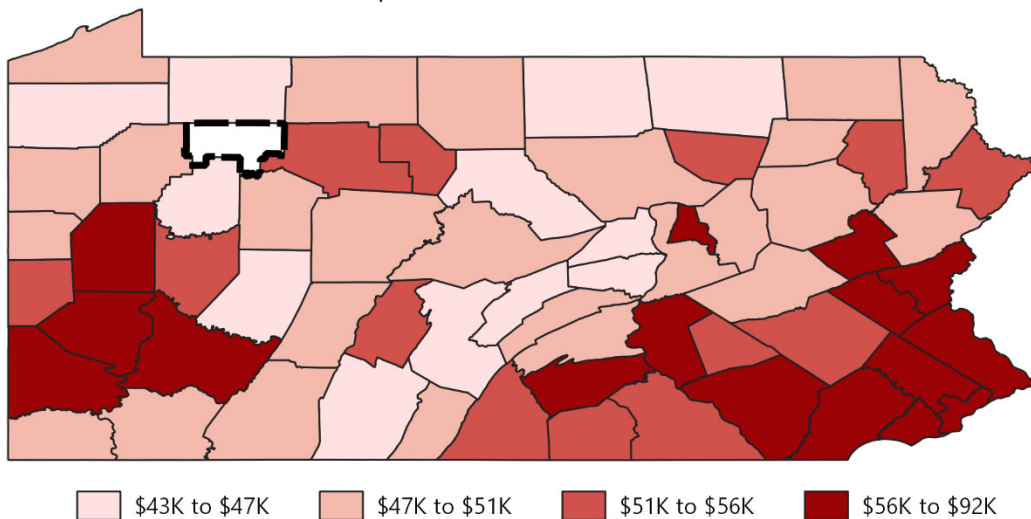
Note: Excludes estimated impacts of 2020 COVID-19 pandemic relief programs.

## Per Capita Personal Income Levels for 2020

For 2020, statewide (i.e., weighted average) per capita personal income was \$61,700 and ranged from \$43,600 (Huntingdon County) to \$91,900 (Chester County). (See **Figure 5**.) The Philadelphia and Pittsburgh metro regions generally recorded the highest levels of per capita personal income, in excess of \$60,000. Forest County (per capita personal income of \$28,300) is an outlier in the dataset and was excluded due to the reason noted for Figure 4.

These data include the COVID-19 pandemic relief programs. Without these income sources, it is estimated that the statewide per capita level would be 7.2% (roughly \$4,000 per resident) lower. For six counties, per capita personal income levels would have been at least 10% lower without pandemic-related relief income (Elk, Cameron, Lawrence, Fulton, Huntingdon and Fayette). By contrast, Chester (4.2% lower) and Montour (5.0% lower) counties were least impacted (in relative terms) by pandemic relief income.

Figure 5  
Per Capita Personal Income for 2020



	Population (000s)				Personal Income (\$B)				Income Per Capita (\$000s)			
	2017	2020	AAGR	Rank	2017	2020	AAGR	Rank	2017	2020	AAGR	Rank
Adams	102.6	102.7	0.04%	19	\$4.8	\$5.6	5.0%	47	\$46.9	\$54.2	4.9%	53
Allegheny	1,220.4	1,211.4	-0.25	28	71.7	83.3	5.1	42	58.7	68.8	5.4	33
Armstrong	66.0	64.2	-0.96	61	2.8	3.3	5.6	13	42.2	51.2	6.6	4
Beaver	165.8	162.6	-0.65	49	7.6	9.0	6.0	5	45.7	55.4	6.7	3
Bedford	48.4	47.8	-0.37	34	1.9	2.2	4.3	59	40.3	46.2	4.7	60
Berks	417.6	421.0	0.27	13	19.9	23.6	5.8	7	47.6	56.0	5.5	28
Blair	123.2	121.0	-0.59	44	5.4	6.3	5.2	40	44.0	52.1	5.8	19
Bradford	61.0	60.2	-0.43	37	2.4	2.8	4.9	48	39.3	46.0	5.3	39
Bucks	627.3	628.0	0.04	20	44.1	50.6	4.7	52	70.3	80.6	4.7	61
Butler	187.1	189.1	0.36	8	10.5	12.2	5.2	35	56.1	64.7	4.9	58
Cambria	133.0	128.7	-1.11	63	5.4	6.3	5.2	38	40.4	48.6	6.4	7
Cameron	4.6	4.3	-2.07	67	0.2	0.2	3.5	66	45.5	53.7	5.7	22
Carbon	63.9	64.1	0.10	17	3.1	3.6	5.4	22	48.7	56.9	5.3	41
Centre	162.5	161.5	-0.22	27	7.3	8.2	3.8	65	44.9	50.6	4.1	65
Chester	519.1	526.8	0.49	3	41.3	48.4	5.4	19	79.6	91.9	4.9	54
Clarion	39.0	38.3	-0.61	47	1.5	1.7	4.7	53	38.9	45.4	5.3	38
Clearfield	79.8	78.6	-0.50	41	3.4	4.0	5.5	18	42.5	50.6	6.0	13
Clinton	38.8	38.0	-0.76	53	1.5	1.8	6.1	2	37.9	46.3	6.9	2
Columbia	65.6	64.8	-0.41	36	2.7	3.1	4.8	51	40.7	47.5	5.2	45
Crawford	85.8	83.7	-0.82	56	3.3	3.9	5.6	10	38.4	46.4	6.5	6
Cumberland	249.3	255.9	0.87	1	13.2	15.8	6.1	3	52.9	61.6	5.2	46
Dauphin	275.8	279.9	0.49	4	13.4	15.9	5.9	6	48.6	56.8	5.4	36
Delaware	564.0	566.8	0.16	15	35.5	41.7	5.5	14	62.9	73.6	5.4	35
Elk	30.3	29.6	-0.74	52	1.4	1.6	4.7	54	45.7	53.6	5.5	32
Erie	273.9	268.4	-0.67	51	11.5	13.6	5.5	16	42.2	50.5	6.2	11
Fayette	131.3	128.1	-0.82	57	5.3	6.2	5.4	21	40.0	48.0	6.3	10
Forest	7.3	7.0	-1.68	66	0.2	0.2	7.6	1	21.6	28.3	9.4	1
Franklin	154.7	155.6	0.19	14	6.9	8.1	5.7	9	44.3	52.0	5.5	31
Fulton	14.5	14.5	0.07	18	0.6	0.7	5.4	28	42.0	49.0	5.3	43
Greene	36.9	35.6	-1.15	64	1.5	1.7	4.5	57	41.6	49.1	5.7	20
Huntingdon	45.4	44.6	-0.63	48	1.6	1.9	5.6	11	36.3	43.6	6.3	9
Indiana	84.8	83.7	-0.45	39	3.2	3.7	5.4	24	37.5	44.5	5.9	17
Jefferson	43.8	43.1	-0.55	43	1.8	2.1	5.4	27	41.2	49.0	6.0	14
Juniata	24.6	24.6	-0.01	21	1.1	1.2	4.9	49	43.5	50.3	4.9	56
Lackawanna	210.6	209.0	-0.26	30	9.5	11.0	5.1	44	44.9	52.6	5.4	34
Lancaster	541.4	546.2	0.30	12	27.2	31.9	5.5	17	50.2	58.4	5.2	47
Lawrence	86.6	85.1	-0.59	45	3.6	4.2	5.3	32	41.3	49.1	5.9	16
Lebanon	139.5	141.7	0.52	2	6.4	7.5	5.3	33	45.9	52.7	4.7	59
Lehigh	365.8	370.8	0.46	5	18.5	21.7	5.4	25	50.6	58.4	4.9	55
Luzerne	318.0	317.0	-0.11	25	13.6	16.0	5.6	12	42.7	50.4	5.7	21
Lycoming	114.1	113.2	-0.27	31	4.7	5.5	5.3	30	41.4	48.7	5.6	25
McKean	41.4	40.3	-0.89	58	1.8	1.9	2.8	67	42.5	47.4	3.7	67
Mercer	111.5	108.5	-0.90	59	4.5	5.1	4.4	58	40.3	47.1	5.3	40
Mifflin	46.3	46.1	-0.15	26	1.7	2.0	5.4	26	37.6	44.2	5.5	29
Monroe	168.0	170.2	0.42	6	6.9	8.2	6.0	4	41.1	48.4	5.6	26
Montgomery	824.5	833.9	0.38	7	62.5	72.0	4.8	50	75.8	86.3	4.4	62
Montour	18.3	18.0	-0.39	35	1.0	1.1	4.0	62	55.0	62.7	4.4	63
Northampton	303.2	305.9	0.30	11	15.8	18.4	5.3	31	52.0	60.2	5.0	50
Northumberland	91.8	90.3	-0.55	42	3.6	4.3	5.7	8	39.4	47.3	6.3	8
Perry	46.0	46.2	0.12	16	2.0	2.3	5.2	36	43.1	50.1	5.1	48
Philadelphia	1,581.7	1,578.5	-0.07	24	82.5	93.0	4.1	61	52.2	58.9	4.2	64
Pike	55.5	56.1	0.35	9	2.6	3.0	5.3	29	46.1	53.3	5.0	52
Potter	16.8	16.5	-0.77	55	0.7	0.8	5.0	46	40.4	47.9	5.8	18
Schuylkill	142.6	140.7	-0.43	38	5.7	6.7	5.2	39	40.2	47.4	5.6	24
Snyder	40.6	40.3	-0.25	29	1.6	1.9	5.1	45	40.2	47.0	5.3	37
Somerset	74.3	72.9	-0.61	46	2.9	3.4	5.2	34	39.6	47.0	5.9	15
Sullivan	6.1	5.9	-1.23	65	0.3	0.3	4.0	63	43.9	51.3	5.3	44
Susquehanna	40.9	40.0	-0.77	54	1.7	2.0	4.2	60	42.5	49.1	5.0	51
Tioga	40.7	40.4	-0.29	32	1.6	1.8	5.2	37	38.6	45.3	5.5	30
Union	44.7	44.3	-0.34	33	1.8	2.0	4.5	56	39.2	45.2	4.9	57
Venango	51.8	50.3	-0.96	60	2.0	2.4	5.2	41	39.4	47.1	6.2	12
Warren	39.7	38.9	-0.65	50	1.6	1.8	4.6	55	40.1	46.8	5.3	42
Washington	207.2	206.8	-0.06	23	11.5	12.9	3.9	64	55.6	62.5	3.9	66
Wayne	51.2	51.2	-0.02	22	2.1	2.5	5.5	15	41.8	49.2	5.5	27
Westmoreland	352.2	347.1	-0.48	40	17.3	20.1	5.1	43	49.1	58.0	5.6	23
Wyoming	27.4	26.6	-1.05	62	1.2	1.4	5.4	20	42.2	51.0	6.5	5
York	445.9	450.4	0.34	10	21.5	25.1	5.4	23	48.1	55.8	5.0	49

**Pandemic Relief Programs (2020)**

	<b>UC</b>	<b>EIP/LWA</b>	<b>PPP</b>	<b>Total</b>	<b>Per Capita</b>
Elk	\$135.1	\$39.2	\$18.5	\$192.8	\$6,510
Cameron	17.0	5.7	4.6	27.4	6,320
Lawrence	223.4	92.8	170.6	486.8	5,720
Fulton	48.6	17.4	7.4	73.4	5,060
Beaver	503.9	184.4	120.8	809.2	4,980
Washington	572.5	212.4	178.5	963.4	4,660
Philadelphia	4,286.9	1,439.9	1,527.4	7,254.1	4,600
Allegheny	3,075.6	1,197.3	1,213.9	5,486.9	4,530
Armstrong	179.4	74.2	36.8	290.4	4,530
Westmoreland	899.7	379.7	259.2	1,538.6	4,430
Fayette	346.1	139.9	80.4	566.5	4,420
Montgomery	1,876.4	742.7	1,005.3	3,624.3	4,350
Berks	1,121.9	446.9	259.0	1,827.8	4,340
Delaware	1,410.3	525.2	513.7	2,449.2	4,320
Luzerne	818.2	340.5	191.5	1,350.2	4,260
Lehigh	906.8	385.0	284.3	1,576.1	4,250
Somerset	158.8	78.7	72.0	309.5	4,240
Bucks	1,453.8	605.6	602.5	2,661.9	4,240
Greene	80.2	35.4	33.1	148.7	4,170
Erie	625.7	276.3	216.8	1,118.8	4,170
Lackawanna	470.7	216.3	181.1	868.1	4,150
Lycoming	258.6	119.6	91.2	469.5	4,150
Dauphin	632.5	292.9	234.3	1,159.7	4,140
Jefferson	98.2	48.8	31.0	178.0	4,130
Butler	432.5	191.1	156.9	780.5	4,130
Huntingdon	116.9	46.0	19.8	182.7	4,100
Carbon	160.3	70.6	27.2	258.1	4,030
Blair	257.0	129.6	99.8	486.3	4,020
Lancaster	1,131.4	579.0	478.3	2,188.7	4,010
Crawford	178.0	87.6	69.6	335.2	4,000
Bedford	109.0	54.5	26.8	190.4	3,980
Clearfield	179.2	83.8	43.2	306.1	3,890
Mercer	234.8	115.1	72.4	422.2	3,890
Cambria	260.0	137.3	99.5	496.8	3,860
Northampton	670.7	309.1	195.8	1,175.5	3,840
Snyder	76.3	42.5	35.3	154.0	3,820
Indiana	176.4	81.7	57.5	315.5	3,770
York	912.7	471.1	307.4	1,691.3	3,750
Northumberland	196.1	96.9	45.3	338.4	3,750
Schuylkill	310.8	147.8	65.1	523.7	3,720
Wyoming	57.1	28.1	13.5	98.7	3,720
Mifflin	88.3	50.6	31.8	170.7	3,710
Monroe	370.4	169.5	87.7	627.6	3,690
Columbia	135.7	64.1	39.3	239.1	3,690
Lebanon	288.3	153.6	80.2	522.1	3,690
Chester	950.9	429.8	558.5	1,939.1	3,680
Juniata	51.2	27.0	12.1	90.4	3,670
Cumberland	436.7	250.4	249.1	936.2	3,660
Clinton	78.1	38.9	21.6	138.6	3,650
Wayne	93.1	53.2	35.7	182.0	3,560
Tioga	81.8	41.8	18.1	141.7	3,510
Venango	97.6	54.2	22.3	174.2	3,460
Perry	86.4	50.1	22.9	159.4	3,450
McKean	79.2	41.7	18.0	138.9	3,440
Warren	66.4	40.9	25.6	132.9	3,420
Franklin	253.8	166.4	105.9	526.1	3,380
Adams	179.7	109.7	57.7	347.1	3,380
Potter	29.0	17.4	9.0	55.4	3,370
Clarion	72.4	38.6	17.3	128.3	3,350
Sullivan	10.9	6.1	2.7	19.7	3,320
Susquehanna	53.7	40.0	28.3	122.0	3,050
Union	65.0	36.8	32.2	134.1	3,030
Bradford	86.4	60.9	33.7	181.1	3,010
Montour	26.0	17.6	10.3	53.9	2,990
Pike	73.4	55.0	26.6	155.0	2,760
Centre	203.0	115.8	107.3	426.0	2,640
Forest	9.0	4.8	2.3	16.1	2,310
<b>Pennsylvania</b>	<b>29,625.8</b>	<b>12,703.8</b>	<b>10,803.1</b>	<b>53,132.7</b>	<b>4,160</b>

Note: Pandemic Relief in millions of dollars. UC is pandemic-related unemployment compensation, EIP is economic impact payments, LWA is lost wage assistance and PPP is Paycheck Protection Programs loans.

## Reference Map



## Data Sources

U.S. Census Bureau, American Community Survey 5-Year Estimates, 2017-20. ([Web](#))

U.S. Bureau of Economic Analysis, Personal Income Summary, 2017-20. ([Web](#))

U.S. Small Business Administration, PPP Freedom of Information Act Dataset, 2020 ([Web](#))

## Staff Acknowledgements

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